


```
graph TD; 28[CONSUMER CONNECTS TO ON-LINE MERCHANT'S WEB SITE] --> 30[CONSUMER BROWSES WEB SITE]; 30 --> 32[CONSUMER SELECTS GOODS OR SERVICES TO PURCHASE]; 32 --> 34[CONSUMER TRANSMITS PURCHASE ORDER TO ON-LINE MERCHANT]; 34 --> 36[CONSUMER IS PROMPTED FOR ATM CARD NUMBER BY MERCHANT]; 36 --> 38[CONSUMER TRANSMITS ATM CARD NUMBER TO ON-LINE MERCHANT]; 38 --> 40[ON-LINE MERCHANT TRANSMITS ATM CARD NUMBER TO THIRD PARTY CONTRACTOR]; 40 --> 41[CONNECTION IS ESTABLISHED BETWEEN CONSUMER AND THIRD PARTY CONTRACTOR]; 41 --> 42[THIRD PARTY CONTRACTOR DETERMINES REQUIRED AUTHENTICATION TOKEN TYPE]; 42 --> FIG3[TO FIGURE 3];
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CONSUMER CONNECTS TO ON-LINE MERCHANT'S WEB SITE 28

CONSUMER BROWSES WEB SITE 30

CONSUMER SELECTS GOODS OR SERVICES TO PURCHASE 32

CONSUMER TRANSMITS PURCHASE ORDER TO ON-LINE MERCHANT 34

CONSUMER IS PROMPTED FOR ATM CARD NUMBER BY MERCHANT 36

CONSUMER TRANSMITS ATM CARD NUMBER TO ON-LINE MERCHANT 38

ON-LINE MERCHANT TRANSMITS ATM CARD NUMBER TO THIRD PARTY CONTRACTOR 40

CONNECTION IS ESTABLISHED BETWEEN CONSUMER AND THIRD PARTY CONTRACTOR 41

THIRD PARTY CONTRACTOR DETERMINES REQUIRED AUTHENTICATION TOKEN TYPE 42

TO FIGURE 3

TO FIGURE 3

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graph TD
    44[THIRD PARTY CONTRACTOR  
DOWNLOADS TAILORED USER  
INTERFACE TO CONSUMER  
BASED ON AUTHENTICATION  
TOKEN TYPE] --> 46[CONSUMER INPUTS  
AUTHENTICATION TOKEN INTO  
USER INTERFACE AND  
TRANSMITS TOKEN TO THIRD  
PARTY CONTRACTOR]
    46 --> 48[THIRD PARTY CONTRACTOR  
MATCHES ATM CARD NUMBER  
AND AUTHENTICATION TOKEN  
THROUGH TRANSACTION  
PARAMETERS]
    48 --> 50[THIRD PARTY CONTRACTOR  
VERIFIES VALIDITY OF ATM  
CARD NUMBER AND  
AUTHENTICATION TOKEN]
    50 --> 52{ARE ATM CARD  
NUMBER AND  
AUTHENTICATION  
TOKEN VALID?}
    52 -- NO --> 52[ON-LINE MERCHANT IS  
NOTIFIED, REJECTS  
PURCHASE ORDER AND  
NOTIFIES CONSUMER]
    52 -- YES --> 54[THIRD PARTY CONTRACTOR  
VERIFIES SUFFICIENCY OF  
FUNDS IN CONSUMER'S  
ACCOUNT]
    54 --> 56{ARE THERE  
SUFFICIENT FUNDS  
IN CONSUMER'S  
ACCOUNT?}
    56 -- NO --> 52
    56 -- YES --> 56[USER'S ACCOUNT IS DEBITED;  
ON-LINE MERCHANT IS  
NOTIFIED, COMPLETES  
PURCHASE AND NOTIFIES  
CONSUMER]

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Fig. 3

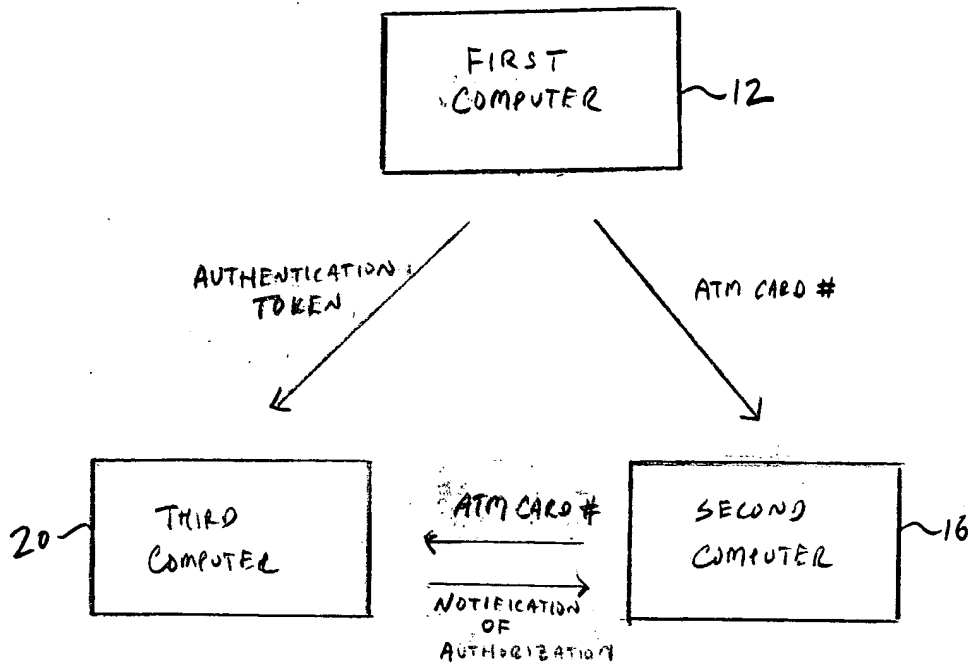


Fig. 4